Charity No: 1154685

HARLOW & WEST ESSEX LAW CENTRE

RECEIPTS AND PAYMENTS ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2022

HARLOW & WEST ESSEX LAW CENTRE
CHARITY No: 1154685

CHARITY INFORMATION

Independent Examiner	Price Bailey LLP Tennyson House Cambridge Business Park Cambridge CB4 0WZ
Registered address	Central Library Cross Street The High Harlow CM20 1HA
Trustees	Michael Granger Margaret Barrett Martin Macey Shaun Graham Cara Sheridan
Bankers	Harlowsave Credit Union Ltd Unit 66 The Harvey Centre Harlow Essex CM20 1XS

HARLOW & WEST ESSEX LAW CENTRE
CHARITY No: 1154685

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HARLOW & WEST ESSEX LAW CENTRE
CHARITY No: 1154685

TRUSTEES' ANNUAL REPORT

The committee present their report and financial statements for the year ending 31st March 2022. The committee act as trustees for Harlow & West Essex Law Centre and are referred to as such throughout this report. The report contains a level of detail consistent with the size of the charity.

Structure, governance, and management

Harlow & West Essex Law Centre (working name Harlow Advice Centre) is a charitable incorporated organisation. The charity is governed by a constitution dated November 2013. The objects are the relief of poverty, suffering and distress and the advancement of education among the inhabitants of the Eastern Region and Harlow by the provision of legal advice, information, and assistance.

During the period, the following trustees have been involved in the management of the organisation:

Trustees: Margaret Barrett
Martin Macey
Shaun Graham
Cara Sheridan (from 19/5/22)
Michael Granger (deceased 1/12/22).

The trustees were selected following meetings set up for this purpose. They are drawn from a variety of backgrounds and have many years of experience of the advice and other relevant sectors. As local residents involved in a wide range of community organisations, they have an in-depth understanding of the needs of the communities served.

The constitution is the foundation model recommended by the Charity Commission. All trustees have a copy of the constitution. The day-to-day management of the service rests with the Head of Service, Sue Jones.

The trustees, staff, and volunteers were deeply saddened by the death of Michael (Mick) Granger. Mick was a trustee of the Advice Centre for many years. He will be greatly missed.

Principal activities and business review

Harlow Advice Centre provides specialist level advice, advocacy and representation on benefits, housing, and debt plus assisted information on a wide range of related subjects. The service is free, confidential, and independent.

The Centre is a member of Advice UK, the national body which represents and supports the independent advice sector. The Advice Centre holds the Specialist Quality Mark (SQM). This is the quality assurance standard for specialist level legal advice services. The Solicitors Regulation Authority regulates its solicitor. The service is also regulated by the Financial Conduct Authority.

The service employs six qualified and experienced members of staff including a full-time housing solicitor. All members of the advice team have extensive local knowledge and long experience of working in the advice and legal sector. The team includes an adviser who is an approved intermediary for Debt Relief Orders. In September 2021 our specialist money adviser, Norman Halford, retired. Norman has decades of experience in the field of money advice. He has continued to support the service in a voluntary capacity. A qualified and experienced money adviser was recruited to fill Norman's post.

The year under review was impacted by office moves. The Central Library premises where the Advice Centre is based was refurbished. During the refurbishment, the library was closed to the public and all services were required to move out. The Advice Centre moved to a branch library at Staple Tye Harlow for the duration of the refurbishment from August 2021 to June 2022. There was some disruption and expense associated with the move, but this was kept to a minimum. Face-to-face services continued at Staple Tye library. The Advice Centre returned to the Central Library on 15/6/22.

Statistics

Between 1st April 2021 and 31st March 2022, the service dealt with 553 enquiries. 191 new specialist level cases were opened during the year. In addition to the above, work continued on cases opened before 1st April 2021 where necessary.

Between 1st April 2021 and 31st March 2022, a total of £408,836 was gained for clients. This is an under-estimate as final financial outcomes are not always reported to the service. The financial gains achieved as a result of the 553 advice enquiries are not included in this figure. Many cases had positive non-monetary outcomes for clients including better management of debt and the prevention of homelessness.

Cases often take several appointments and, in some cases, well over a year to resolve. The long timescale is often related to waiting times for appeal hearing dates. The money brought into Harlow because of Harlow Advice Centre's work helps to create a strong local economy, as well as improving the quality of life for those directly involved. Most of Harlow Advice Centre's clients are on very low incomes.

Three examples of the specialist casework undertaken during the year under review are set out below.

Ms A is a lone parent receiving Universal Credit (UC). She came to see our benefits adviser regarding her housing costs being paid direct to her landlord.

During the course of the appointment the adviser established that Ms A's dependent daughter had been receiving Disability Living Allowance (DLA) for the past two and a half years. However, when the adviser checked the UC account, she noticed that the award did not include a disabled child element or a carer element. The client was not aware that these elements existed and had not declared that her daughter had been awarded DLA.

The adviser declared the change on the UC account and the disabled child element and carer element were awarded as were arrears of the elements from the assessment period in which DLA was awarded.

The gain to the client was £292.62 per month. Arrears were also awarded making the total gain to the client £11,967.80.

This case illustrates the benefit of advisers having the knowledge and experience to look beyond the presenting problem to establish if the client is receiving all their entitlements.

Mr and Mrs B had numerous debts, the main priority debt being rent arrears owed to their private landlord. The couple had a dependent child. They did not want to remain in their privately rented property as it was not affordable long term. Mr B was in work and claiming Universal Credit (UC) to top up his low income when he approached the Advice Centre for help.

As there was an eviction date, our money adviser entered the client into Breathing Space which gave a further 60 days to decide which option he wanted to proceed with. This delayed the eviction which took the pressure off the family. The client had been referred for money advice by the Advice Centre's housing solicitor who provided advice on the eviction.

As Mr B had other debts our money adviser discussed bankruptcy as the total indebtedness was over £60,000. Mr B said this was a likely option for the future, but he wanted to concentrate on getting rehoused and finding alternative accommodation first.

Advice was provided on the landlord applying for a money judgement and enforcement by High Court enforcement agents after an eviction. Given his financial circumstances, he was also advised on charitable grants we could apply for to cover the bankruptcy fees.

This case highlights how the Government's Breathing Space scheme has assisted debtors in crisis situations who require further time to seek advice and postpone/suspend any legal proceedings.

Mr C is a single parent with a teenage son. He had been referred by the local council for a Housing Association property and had moved into a two bedroomed flat.

He had accrued some rent arrears when his income reduced drastically during the covid pandemic, although he had made efforts to repay them and was on a repayment plan. There had been complaints from certain neighbours about his behaviour, although when the police were contacted, they told our solicitor that the neighbours had made unsubstantiated allegations against the client. He received a letter from the Housing Association stating that they were going to terminate his introductory tenancy, and also serving notice under Housing Act 1988, section 21.

The letter stated that there was an internal appeal procedure and so our housing solicitor contacted the housing association for the relevant policies and also the housing file.

Having received this, she wrote a detailed letter of appeal to the housing association, who initially had not provided the full housing file. Once the full file was received, it became clear that they had made the mistake of not notifying Mr C that they were extending his introductory tenancy. As he had not been informed that the introductory tenancy had been extended, the tenancy had automatically become secure before the section 21 notice was served, which in turn made it invalid, as it could not be used where there is a secure tenancy.

The housing association apologised and accepted that this mistake had been made, and that they could not pursue possession under section 21.

Financial review

During the period of account, the Charity received funds from the National Lottery Community Fund, Tudor Trust, Legal Aid Agency, Community Justice Foundation, and others totaling £242,560. Most of the costs involved in running the service are related to wages, subscriptions, and general office expenses. The total receipts figure for the period ended 31 March 2022 of £242,560 does not include the £45,099 carried over from the previous year.

The Trustees considered the Charity's position as a going concern. The Charity has secured continued funding which will last for a period in excess of one year. As such and having considered the level of free reserves against future plans and fixed costs, the Trustees consider this to be sufficient for at least the next 12 months and do not have any concerns regarding the Charity's ability to meet its liabilities as they fall due.

Balances as at 31 March 2022 were as follows:

Harlowsave Credit Union Account	£84,553
Petty Cash	£61
Total	£84,614

Risk management

The committee assessed the major risks when the charity was set up and reviewed the position in business planning meetings. Risk management was kept under review during the period covered by these accounts. The key risks the charity is exposed to are in relation to staff, from the loss of a key member of staff and long-term sickness. Both were successfully addressed in the period covered by this report. These risks are mitigated by vacancy adverts, a generous sick pay scheme, and the employee assistance programme.

Reserves policy

The committee reviewed current and potential liabilities and determined that the reserves policy should cover unavoidable costs and legal obligations only which are of an estimated value of £25,000. Premises costs do not require payments beyond a short notice period. The deficit set out in the funds analysis relates to legal aid. The Legal Aid Agency (LAA} has strict rules concerning how much it will pay for legal aid work. The Big Issue Invest loan was repaid in full in December 2021. The loan was provided to cashflow the legal aid work when the legal aid contact started in late 2018 because it takes time to close cases and receive payment. The length of time between the start and end of legal aid cases is often many months and sometimes well over a year.

Given the above, and the extensive insurance cover taken out by the charity, the committee is satisfied that the small reserve set out is sufficient to meet current and potential liabilities. The reserves policy will be kept under review.

Public benefit

The Charity Commission's general guidance on public benefit has been considered when reviewing Harlow Advice Centre's aims and objectives and planning future activities. The committee has considered how planned activities contribute to the aims and objectives.

Acknowledgements and thanks

The committee and employees of the charity acknowledge with gratitude the contribution of many individuals, agencies, and organisations. These include:

Funders - National Lottery Community Fund, Tudor Trust, Big Issue Invest, Legal Aid Agency, Community Justice Foundation.

Others - Harlowsave Credit Union, Harlow Health Centres Trust, Advice UK, Steve Johnson, Law Centres Network, Access to Justice Foundation, Noeleen Adams, Legal Aid Agency, Pat Ruder, Friends of HWRA (particular thanks to office holders Cliff Moore, Jim Rogers, Alan Jones, David Forman and chief fundraisers Judy Chan and Howard Chan), Harlow Trades Union Council, Essex County Council, Harlow Central Library, Harlow Foodbank, Price Bailey, Rainbow Services, Dennis Nadin, Mary Hanbury, David Anderson, Everlevel, Luna Logistics, Ian Hudson, Harlow and District Chamber of Commerce.

The committee apologises in advance for any names omitted in error. Organisations rather than individuals have been listed where appropriate.

On behalf of the Committee

M Barrett (Jan 26, 2023, 7:59am)
Mag Barrett

S Graham (Jan 25, 2023, 7:36pm)
Shaun Graham

Dated: 25 Jan 2023

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF HARLOW & WEST ESSEX LAW CENTRE

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2022 which are set out on pages 7 to 10.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Michael Cooper-Davis FCCA ACA
for and on behalf of
Price Bailey LLP
Chartered Accountants
Tennyson House
Cambridge Business Park
Cambridge
CB4 0WZ

Dated: 26 January 2023

HARLOW & WEST ESSEX LAW CENTRE

CHARITY No: 1154685

STATEMENT OF ASSETS
AS AT YEAR ENDED 31 MARCH 2022

	2022	2021
Cash funds		
Harlowsave Credit Union Account	84,553	45,079
Petty cash	61	20
Subtotal	84,614	45,099
Other assets		
Legal Aid work in progress	18,712	16,531
Fixed assets	10,698	18,381
Financial settlements	-	3,944
Certificated work in progress	19,126	9,617
Total	133,150	93,572
Liabilities		
Independent Examiner Fee	3,660	2,100
March Payroll	4,070	3,845
Big Issue Loan	-	6,802
Total	7,730	12,747

Notes to the accounts

These accounts have been prepared on a receipts and payments basis, and the accounts comply with Section 145 of the Charities Act 2011. The Trustees confirm, in accordance with the Charitable Incorporated Organisations (General) Regulations 2012, that at year end the CIO did not have any outstanding guarantees to third parties nor any debts secured on assets of the CIO.

I approve these accounts and confirm that I have made available all accounting records and information for their preparation.

S Graham (Jan 25, 2023, 7:36pm)

Trustee

On behalf of the Committee

Dated: 25 Jan 2023

HARLOW & WEST ESSEX LAW CENTRE
CHARITY No: 1154685

RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2022

	Restricted	Unrestricted	2022 Total	2021 Total
Receipts				
Big Lottery Fund	85,333		85,333	108,138
CJF	59,739		59,739	39,190
Legal Aid		33,469	33,469	12,063
Big Issue	-		-	3,000
IMA Grant	1,050		1,050	-
Tudor Trust	25,000		25,000	52,000
Settlements	37,639		37,639	19,813
Miscellaneous		280	280	1,170
Total Receipts	**208,761**	**33,749**	**242,510**	**235,374**
Payments				
BLF recharge	-		-	24,506
Employee Costs	143,054		143,054	143,580
Training	693		693	2,390
Telephones	2,436		2,436	1,724
Payroll Costs	775		775	793
Equipment and Materials	974		974	20,846
Photocopying	-		-	827
Library and Information	1,062		1,062	305
Stationery	377		377	285
Travel and Subsistence	50		50	244
Miscellaneous	2,622	14	2,636	668
Insurance	1,055		1,055	5,232
Professional Body Membership	888		888	1,015
Postage	241		241	537
IT	4,894		4,894	1,918
Independent examination fee	3,360		3,360	2,100
Expert reports	4,595	26,122	30,717	8,861
Big Issue expenditure	7,063		7,063	7,060
Health and safety	2,689		2,689	-
Volunteer Expenses	31		31	-
ILC	-		-	654
Total Payments	**176,859**	**26,136**	**202,995**	**223,545**
Net of Receipts/(Payments)	**31,902**	**7,613**	**39,515**	**11,829**
Cash Funds From Previous Year	**43,657**	**1,442**	**45,099**	**33,270**
Cash Funds This Year End	**75,559**	**9,055**	**84,614**	**45,099**

HARLOW & WEST ESSEX LAW CENTRE
CHARITY No: 1154685

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022

1. Statement of Funds Analysis

	Big Lottery Fund	Hertfordshire Action on Disability	ATJF	CJF	Tudor Trust	Settle-ments	Big Issue	DRO	Un-restricted	Legalaid (Unre-stricted)	Total 2022	Total 2021
Opening Funds	13,763	(18)	(507)	2,752	39,819	18,413	6,622	-	1,442	(37,187)	45,099	33,270
Funds Received	85,333	-	-	59,739	25,000	37,639	-	1,050	280	33,469	242,510	235,374
Funds Expended	71,899	-	-	41,459	36,692	23,808	3,001	-	14	26,122	202,995	(223,545)
Transfer of funds	-	-	-	-	-	-	-	-	-	-	-	-
Closing Funds	27,197	(18)	(507)	21,032	28,127	32,244	3,621	1,050	1,708	(29,840)	84,614	33,270

HARLOW & WEST ESSEX LAW CENTRE
CHARITY No: 1154685

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022

2. Statement of Funds Analysis (prior year, as restated)

	Big Lottery Fund	Hertfordshire Action on Disability	ATJF	CJF	Tudor Trust	Settle-ments	Big Issue	Un-restricted	Legal aid (Unre-stricted)	Total 2021	Total 2020
Opening Funds	15,763	(18)	5	-	17,747	2,055	10,682	289	(13,253)	33,270	9,283
Funds Received	108,138	-	-	39,190	52,000	19,813	3,000	1,170	12,063	235,374	198,215
Funds Expended	(110,138)	-	(512)	(36,438)	(29,928)	(3,455)	(7,060)	(17)	(35,997)	(223,545)	(174,228)
Transfer of funds	-	-	-	-	-	-	-	-	-	-	-
Closing Funds	13, 763	(18)	(507)	2,752	39,819	18,413	6,622	1,442	(37,187)	45,099	33,270

The funds above have been restated to more accurately reflect the payments made from Legal aid in the year.